



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: David Hull Youngblood, Jr.
 Serial No.: 10/071,265
 Filed: February 6, 2002
 For: System and Method for
 Management of Debt Default
 Information

Docket No.: 6171.2-1
 Examiner: TBD
 Art Unit: 2167

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Dear Sir:

Applicant encloses the attached PTO-1449 form citing references to be considered and cited in the examination for above-identified patent application. A copy of the reference is enclosed for the convenience of the Examiner.

This Information Disclosure Statement is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of a first Office Action on the merits, whichever event occurs last.

Applicant believes no fee is due. However, the Director is authorized to charge any fees or credit any overpayments to Deposit Account 13-4900.

Respectfully submitted,

Anand Gupta
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Date: May 16, 2002
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Complete if Known

Application Number	10/071,265
Filing Date	02/06/2002
First Named Inventor	David Hull Youngblood, Jr.
Group Art Unit	2167
Examiner Name	TBD
Attorney Docket Number	6171.2-1

(use as many sheets as necessary)

Sheet 1 of 1

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Examiner Initials*	Cite No.¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
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